HOUSEHOLD ASSETS OWNERSHIP AMONG DAIRY FARMERS IN PUNJAB

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ABSTRACT

Exploring about the ownership of household durable assets among the dairy farmers of Punjab, the present study finds that only a few sampled households use landline telephone. A majority of sampled households are mobile phone users and the number of mobile phones is approximately thrice the number of sampled mobile user families. A large proportion of sampled households have single TV set worth average value ₹ 9275. TV set of every sampled small farm households is served by cable/dish connection. A majority of sampled households have refrigerator, cooler, washing machines, cots, cycle, and motorcycle/scooter. A few sampled households own a car/jeep worth average value of is ₹ 485557.

Keywords: Dairy, durable assets, landline telephone, ownership.

INTRODUCTION:

Dairying is considered as backbone of the Indian economy. Dairy farming is seen as a way to fulfill the social justice objective of planning commission because it is more suitable for marginal and small farmers. It has helped in stabilising Indian economy by ensuring the diversification from agriculture to dairying. To meet the increasing milk demand, efforts were made to launch operation flood programme. Operation flood is a small holder dairy production initiative which, further, has laid foundation for dairy cooperative movement in India. The basic concept behind the project was to increase the rate of commercialisation of milk production by providing on one hand an assured market for milk to the rural producers by linking rural milk sheds with urban milk markets and on the other side to extend to them inputs like artificial insemination for cross-breeding and upgrading, compound cattle feed, veterinary care, etc, for enhancing the productivity of milch animals (Nair, 1985). The operation flood project was launched in three phases. The first phase (1970-1981) was funded by EEC-donated dairy commodities (such as skimmed milk powder and butter oil) channelled through World Food Programme (Parthasarathy, 1991). The second phase (1981-1985) was funded by EEC directly instead of through an international organisation (Baviskar & George, 1988). The third phase (1985-1996) was funded by the World Bank and partially by EEC donations, including National Dairy Development Board's (NDDB) use of its own resources. Now, the dairy cooperatives in India has a three-tier structure following the Anand pattern, including village-level milk producers' cooperative societies, district-level milk producers' cooperative societies and state-level milk producers' cooperative federations (Rajendran and Mohanty, 2004).

Punjab stands first in terms of per capita milk availability (915 grams per day) as well as the milk yield of in-milk bovine (9.29 litres per day) and fourth in milk production in the country, despite the small size of its area and population (Kaur et al., 2012). In 2019-2020, milk production in state was 13347 thousand tonnes and growth rate was about 5.60 per cent per annum. Out of the total milk produced in the state, buffalo milk is nearly more than half of the total milk produced in the state (Toor and Kaur, 2021). Adoption of better dairy farming practices by farmers and organization of training programmes by state government has contributed a big in augmenting the milk production in Punjab. The objective of the present study is to know about the possession of household durable assets, such as landline telephones, mobile phones, TV, refrigerator, washing machine, cooler, air conditioners, cots, dining, sofa sets and different types of conveyance, by the dairy farmers of Punjab.

METHODOLOGY:

The present study is based on primary data, collected through a detailed schedule from 21 villages belonging to three districts of Gurdaspur, SBS Nagar and Mansa, situated in three different agro-climatic zones, i.e. Shivalik-Foothills, South-West Dry and Central Plains respectively of Punjab state. A multistage sampling technique is used to select the villages and dairy farmers in the study area. One village each from all blocks of sampled districts and 20 dairy farmers from each selected village are chosen randomly, constituting the sample size of 420 dairy farmers. Descriptive statistics is used for the analysis of data.

RESULTS AND DISCUSSION:

Telephone: Landline and Mobile

The number of mobile users is increasing every year. On the other hand, the number of households using landline telephone is dropping now. The reason for high penetration of mobile phones is the eagerness of young population to adopt new technology as well as ease of remaining connected every time and everywhere. Also, the growing middle class, now more capable to spend on consumer goods, is also responsible for high mobile usage.

Table 1: Phone: Landline Telephone and Mobile

(Average Value, in ₹)

District/Category	Landline Telephone				Total	Mobile		
	Yes		No					
	No.	%	No.	%		No. of Hhs	No.	Average Value
Gurdaspur	3	1.36	217	98.64	220	219	687	15239
SBS Nagar	7	7.00	93	93.00	100	99	320	13018
Mansa	0	0.00	100	100.00	100	99	298	8998
Sampled	10	2.38	410	97.62	420	417	1305	13269
Sampled								
Large farm Hhs	4	4.76	80	95.24	84	84	328	22843
Medium farm Hhs	3	3.57	81	96.43	84	84	275	15146
Small farm Hhs	0	0.00	84	100.00	84	84	255	10167
Marginal farm Hhs	3	3.57	81	96.43	84	83	231	8722
Landless farm Hhs	0	0.00	84	100.00	84	82	216	4868
Sampled	10	2.38	410	97.62	420	417	1305	13269

Gurdaspur								
Large farm Hhs	1	2.27	43	97.73	44	44	167	26183
Medium farm Hhs	1	2.27	43	97.73	44	44	149	18416
Small farm Hhs	0	0.00	44	100.00	44	44	134	12580
Marginal farm Hhs	1	2.27	43	97.73	44	43	113	8890
Landless farm Hhs	0	0.00	44	100.00	44	44	124	5342
Sampled	3	1.36	217	98.64	220	219	687	15239
SBS Nagar								
Large farm Hhs	3	15.00	17	85.00	20	20	88	20236
Medium farm Hhs	2	10.00	18	90.00	20	20	66	14265
Small farm Hhs	0	0.00	20	100.00	20	20	57	9137
Marginal farm Hhs	2	10.00	18	90.00	20	20	66	9700
Landless farm Hhs	0	0.00	20	100.00	20	19	43	6572
Sampled	7	7.00	93	93.00	100	99	320	13018
Mansa								
Large farm Hhs	0	0.00	20	100.00	20	20	73	18342
Medium farm Hhs	0	0.00	20	100.00	20	20	60	7995
Small farm Hhs	0	0.00	20	100.00	20	20	64	6034
Marginal farm Hhs	0	0.00	20	100.00	20	20	52	7115
Landless farm Hhs	0	0.00	20	100.00	20	19	49	2173
Sampled	0	0.00	100	100.00	100	99	298	8998

Source: Field Survey, 2019

Table 1 carries the data showing the usage of landline telephone and mobiles among sampled households. Out of the sampled households, only 10 households (2.38 per cent) use landline telephone, whereas remaining 410 (97.62 per cent) sampled families do not use landline telephone. Across the districts, out of their respective totals, none of the sampled families of Mansa district use landline telephone, while a big number of those from Gurdaspur and SBS Nagar also are not using landline phones. Across the categories, sampled small and landless farm households are not using landline telephone and just 4 (4.76 per cent) sampled large farm households and 3 (3.57 per cent) households each from medium and marginal farm households are using landline telephone.

As far as the usage of mobile phone is concerned, out of 420 sampled households, 417 sampled households are mobile users and they have a total of 1305 mobile phones. Across the districts, out of their respective totals, similar trend of mobile usage is found. Almost every respondent from all sampled farm size categories use mobile phones. Among categories, highest number of mobile (328) is found in case of large farm households and lowest of the same (216) belongs to landless farm households. The average value of mobiles is ₹13269 for all sampled households. Gurdaspur district has mobiles of highest average value worth ₹15239 and Mansa district has mobiles of lowest value worth ₹8998. Across categories, out of their respective totals, large farm households are having maximum average value of mobiles worth ₹22843 and landless farm households have minimum average value of mobiles worth ₹4868.

TV and Cable/Dish Connection:
Media plays a pivot role in development of a society. Television (TV) has now become a part of essential consumer durables. TV is gaining importance because it acts as a medium of communication and dissemination of information. Influx of cable or dish connection is acquiring importance in rural areas of Punjab as well.

The data regarding ownership of TV sets and cable/dish connection is depicted in table 2. Among all, 406 sampled households have 417 TV sets, which imply that a few sampled households have more than one TV set. In Gurdaspur, 213 out of 220 sampled households have 220 TV sets, whereas 97 and 96 out of 100 sampled households each in SBS Nagar and Mansa respectively have TV sets. Every sampled household of large, medium and small farm households has TV set, while 80 and 74 out of 84 sampled marginal and landless farm households each respectively own TV set. Large farm households own maximum number (91) of TV sets and landless farm households has minimum number (74) of TV sets. The average value of TV set is ₹ 9275 for all sampled households. SBS Nagar has highest average value of TVs worth ₹ 10512 and Mansa has TV sets of lowest average value worth ₹ 7054.

Table 2: TV and Cable/Dish Connection								
							(Average Value, in ₹)	
District/Category	TV			Cable/Dish Connection				Total
	Yes			No				
	No. of Hhs	No.	Average Value	No.	%	No.	%	
Gurdaspur	213	220	9676	207	94.09	13	5.91	220
SBS Nagar	97	101	10512	92	92.00	8	8.00	100
Mansa	96	96	7054	93	93.00	7	7.00	100
Sampled	406	417	9275	392	93.33	28	6.67	420
Sampled								
Large farm Hhs	84	91	16868	83	98.81	1	1.19	84
Medium farm Hhs	84	87	10337	83	98.81	1	1.19	84
Small farm Hhs	84	85	7188	84	100.00	0	0.00	84
Marginal farm Hhs	80	80	5768	75	89.29	9	10.71	84
Landless farm Hhs	74	74	4878	67	79.76	17	20.24	84
Sampled	406	417	9275	392	93.33	28	6.67	420
Gurdaspur								
Large farm Hhs	44	47	16506	44	100.00	0	0.00	44
Medium farm Hhs	44	47	11415	44	100.00	0	0.00	44

Small farm Hhs	44	45	8224	44	100.00	0	0.00	44
Marginal farm Hhs	41	41	6171	38	86.36	6	13.64	44
Landless farm Hhs	40	40	4835	37	84.09	7	15.91	44
Sampled	213	220	9676	207	94.09	13	5.91	220
SBS Nagar								
Large farm Hhs	20	24	19629	20	100.00	0	0.00	20
Medium farm Hhs	20	20	11475	19	95.00	1	5.00	20
Small farm Hhs	20	20	6965	20	100.00	0	0.00	20
Marginal farm Hhs	20	20	6315	19	95.00	1	5.00	20
Landless farm Hhs	17	17	5618	14	70.00	6	30.00	20
Sampled	97	101	10512	92	92.00	8	8.00	100
Mansa								
Large farm Hhs	20	20	14405	19	95.00	1	5.00	20
Medium farm Hhs	20	20	6665	20	100.00	0	0.00	20
Small farm Hhs	20	20	5080	20	100.00	0	0.00	20
Marginal farm Hhs	19	19	4321	18	90.00	2	10.00	20
Landless farm Hhs	17	17	4241	16	80.00	4	20.00	20
Sampled	96	96	7054	93	93.00	7	7.00	100

Source: Field Survey, 2019

Across categories, out of their respective totals, large farm households have TV sets of maximum average value worth ₹ 16868 and landless farm households have TV sets of minimum average value worth ₹ 4878.

Also, 392 sampled households have cable/dish connection which constitute 93.33 per cent of total sampled population, while 28 (6.67 per cent) sampled households have not subscribed to any cable/dish connection. Across the districts, out of their respective totals, 207, 92 and 93 sampled households respectively from Gurdaspur, SBS Nagar and Mansa have subscribed to cable/dish connection. Across the categories, out of their respective totals, the TV sets of as many as 83 (98.81 per cent) sampled large and medium farm households each are served by cable/dish connection. Among all, 75 (89.29 per cent) sampled marginal farm households have subscribed to cable/dish connection, whereas 9 (10.71 per cent) have not subscribed to any cable/dish connection. A big number, i.e., 67 (79.76 per cent), of the sampled landless farm households have subscribed to cable/dish connection and 17 (20.24 per cent) have no cable/dish connection. TV set of every sampled small farm households is served by cable/dish connection.

Household Durable Assets: Refrigerator, Washing Machine, Cooler & AC
Table 3 reveals the data on four household durable assets, viz., refrigerator, washing machine, cooler and Air Conditioner (AC). Out of 420 sampled households, 413, 257, 339 and 86 sampled households have refrigerator, washing machine, cooler and AC, respectively. Sampled households, in general, have only one refrigerator and washing machine, but a few of them

Table 3: Household Durable Assets: Refrigerator, Washing Machine, Cooler & AC											
District/Category	**Refrigerator**			**Washing Machine**			**Cooler**			**AC**		
	No. of Hhs	No.	Average Value	No. of Hhs	No.	Average Value	No. of Hhs	No.	Average Value	No. of Hhs	No.	Average Value
Gurdaspur	217	217	8681	143	143	11010	175	207	7327	44	57	22096
SBS Nagar	99	99	9130	67	67	10563	79	96	8596	23	35	20357
Mansa	97	97	8839	47	47	10696	85	101	6931	19	23	20652
Sampled	413	413	8826	257	257	10836	339	404	7529	86	115	21278
Sampled											
Large farm Hhs	84	84	12030	82	82	14589	64	88	8236	55	79	21291
Medium farm Hhs	84	84	8994	71	71	9945	78	93	8266	19	20	20375
Small farm Hhs	84	84	9219	54	54	8820	79	90	7433	7	10	23900
Marginal farm Hhs	81	81	7472	39	39	8177	68	77	6797	5	6	19750
Landless farm Hhs	80	80	6243	11	11	7934	50	56	6357	0	0	0
Sampled	413	413	8826	257	257	10836	339	404	7529	86	115	21278
Gurdaspur											
Large farm Hhs	44	44	11473	43	43	16058	29	41	8939	26	35	22857
Medium farm Hhs	44	44	9352	41	41	9829	40	46	7467	14	15	19367
Small farm Hhs	44	44	8350	29	29	8845	41	47	7206	3	6	24667
Marginal farm Hhs	43	43	7514	22	22	7509	36	41	6361	1	1	21000
Landless farm Hhs	42	42	6593	8	8	7409	29	32	6475	0	0	0
Sampled	217	217	8681	143	143	11010	175	207	7327	44	57	22096
SBS Nagar											
Large farm Hhs	20	20	14210	19	19	13095	16	23	7900	13	24	18792
Medium farm Hhs	20	20	8940	16	16	10588	19	24	11121	3	3	26333
Small farm Hhs	20	20	8250	17	17	8724	18	20	8275	4	4	22750
Marginal farm Hhs	20	20	7935	12	12	9433	16	18	7800	3	4	22875
Landless farm Hhs	19	19	6168	3	3	9333	10	11	6427	0	0	0

Sampled	99	99	9130	67	67	10563	79	96	8596	23	35	20357
Mansa												
Medium farm Hhs	20	20	8260	14	14	9550	19	23	6883	2	2	19000
Small farm Hhs	20	20	12100	8	8	8938	20	23	7165	0	0	0
Marginal farm Hhs	18	18	6856	5	5	8100	16	18	6789	1	1	6000
Landless farm Hhs	19	19	5542	0	0	0	11	13	6008	0	0	0
Sampled	97	97	8839	47	47	10696	85	101	6931	19	23	20652

Source: Field Survey, 2019
Note: (Average Value, in ₹)

have more than one cooler and AC. The average value of refrigerator, washing machine, cooler and AC is ₹8826, ₹10836, ₹7529 and ₹21278 respectively for all sampled households. The average value of these assets in sampled districts, out of their respective totals, hover around the sampled average value of these assets for all households. Category-wise distribution of sampled households according to possession of these four durable assets exhibits that large farm households have refrigerator and washing machine of maximum average value worth ₹12030 and ₹14589 respectively. Landless farm households have refrigerator and washing machine of lowest average value worth ₹6243 and ₹7934 respectively. Medium farm households have cooler of maximum average value worth ₹8266 and landless farm households have the same of minimum average value worth ₹6357. ACs with highest average value (worth ₹23900) are owned by small farm households, whereas none of the sampled landless farm households have AC.

Household Durable Assets: Cots, Dining Table & Sofa set:
Table 4 provides a clear picture about household durable assets, viz., cots, dining table and sofa set. Every single sampled household has cots. Average number of cots per sampled household is 4. The average value of cots is ₹705 for all sampled households. Across the districts, out of their respective totals, average value of cots is slightly different from sampled average value for all households. Only 31

(7.38 per cent) sampled families have dining table and average value of dining table is ₹13468 for all sampled families. Out of 31 households having dining table, 16 (7.27 per cent) households belong to Gurdaspur district, followed by 11 (11 per cent) in SBS Nagar and only 4 (4 per cent) in Mansa. All of the 25 (29.77 per cent) sampled large farm households have a dining table each, whereas 3 (3.57 per cent) sampled households from medium and small farm households each have a dining table. No household from marginal and landless farm category has dining table.

Out of 420 sampled households, 202 households have a sofa set each. The highest number, i.e. 105, of households having sofa set belong to Gurdaspur and lowest, i.e. 40, of the same belongs to Mansa district. The average value of sofa set is ₹13978 for all sampled households. As many as 77 (91.67 per cent) sampled large farm households have 89 sofa sets with average value of ₹16603. The sofa sets are owned by 58 (69.05 per cent) sampled medium farm households with average value of ₹12652. The 35 (41.67 per cent) sampled small farm households has 37 sofa sets with average value of ₹13046 and 24 (28.57 per cent) sampled marginal farm households have 24 sofa sets with average value of ₹10479. Only 8 (9.52 per cent) landless farm households have 9 sofa sets of average value ₹10311.

Table 4: Household Durable Assets: Cots, Dining Table & Sofa set

(Average Value, in ₹)

District/Category	Cots			Dining Table			Sofa Set		
	No. of Hhs	No.	Average Value	No. of Hhs	No.	Average Value	No. of Hhs	No.	Average Value
Gurdaspur	220	788	697	16	16	11656	105	117	13771
SBS Nagar	100	381	765	11	11	17091	57	64	14467
Mansa	100	499	671	4	4	10750	40	40	13800
Sampled	420	1668	705	31	31	13468	202	221	13978
Sampled									
Large farm Hhs	84	317	687	25	25	14140	77	89	16603
Medium farm Hhs	84	333	720	3	3	10000	58	62	12652
Small farm Hhs	84	330	695	3	3	11333	35	37	13046
Marginal farm Hhs	84	334	730	0	0	0	24	24	10479
Landless farm Hhs	84	354	692	0	0	0	8	9	10311
Sampled	420	1668	705	31	31	13468	202	221	13978
Gurdaspur									
Large farm Hhs	44	139	673	12	12	12208	40	46	16543
Medium farm Hhs	44	155	662	3	3	10000	31	35	12954
Small farm Hhs	44	161	682	1	1	10000	15	17	13294
Marginal farm Hhs	44	159	782	0	0	0	12	12	8833
Landless farm Hhs	44	174	682	0	0	0	7	7	9257
Sampled	220	788	697	16	16	11656	105	117	13771
SBS Nagar									
Large farm Hhs	20	79	690	9	9	18222	18	24	16779
Medium farm Hhs	20	76	933	0	0	0	16	16	12875
Small farm Hhs	20	73	763	2	2	12000	14	14	13336
Marginal farm Hhs	20	75	703	0	0	0	8	8	12813
Landless farm Hhs	20	78	740	0	0	0	1	2	14000
Sampled	100	381	765	11	11	17091	57	64	14467
Mansa									
Large farm Hhs	20	99	706	4	4	10750	19	19	16526
Medium farm Hhs	20	102	648	0	0	0	11	11	11364
Small farm Hhs	20	96	665	0	0	0	6	6	11667

Marginal farm Hhs	20	100	666	0	0	0	4	4	10750
Landless farm Hhs	20	102	673	0	0	0	0	0	0
Sampled	100	499	671	4	4	10750	40	40	13800

Source: Field Survey, 2019

Household Durable Assets: Cycle, Motorcycle/Scooter & Car/Jeep

The information regarding number and average value of cycle, motorcycle/scooter and car/jeep is depicted in table 5. Out of all, 317 (75.48 per cent) sampled households have 323 cycles with average value of ₹3138. Sampled households of Gurdaspur district have greatest number of cycles, i.e. 163, followed by 87 in Mansa and 69 in SBS Nagar, with each of the household owning at least one cycle. As many as 55 (65.48 per cent) households from large farm category have cycles, 63 (75 per cent) cycles are found among the sampled small farm households. A large number of the sampled marginal farm households (68, 80.95 per cent) own cycle and 73 (86.90 per cent) sampled landless farm households have cycles.

Table 5: Household Durable Assets: Cycle, Motorcycle/Scooter & Car/Jeep

(Average Value, in ₹)

District/Category	Cycle			Motorcycle/Scooter			Car/Jeep		
	No. of Hhs	No.	Average Value	No. of Hhs	No.	Average Value	No. of Hhs	No.	Average Value
Gurdaspur	161	163	3023	205	208	89361	76	82	507378
SBS Nagar	69	73	3132	88	90	64011	44	50	381792
Mansa	87	87	3358	92	92	65915	28	29	602759
Sampled	317	323	3138	385	390	77980	148	161	485557
Sampled									
Large farm Hhs	55	57	3126	84	86	135314	79	89	601348
Medium farm Hhs	58	58	3086	84	85	74953	36	36	411806
Small farm Hhs	63	64	3122	82	84	61550	24	27	265807
Marginal farm Hhs	68	68	3149	77	77	57000	9	9	294756
Landless farm Hhs	73	76	3189	58	58	49052	0	0	0
Sampled	317	323	3138	385	390	77980	148	161	485557
Gurdaspur									
Large farm Hhs	24	24	3042	44	44	201455	41	46	616522
Medium farm Hhs	28	28	3025	44	45	69867	20	20	420750
Small farm Hhs	36	37	2992	43	45	60956	15	16	301875
Marginal farm Hhs	37	37	3065	40	40	56200	0	0	0
Landless farm Hhs	36	37	3000	34	34	46706	0	0	0
Sampled	161	163	3023	205	208	89361	76	82	507378
SBS Nagar									
Large farm Hhs	14	16	3056	20	22	66455	19	23	503696
Medium farm Hhs	15	15	3020	20	20	72150	11	11	343636
Small farm Hhs	9	9	3123	19	19	64342	7	9	227422
Marginal farm Hhs	13	13	3062	18	18	57972	7	7	239686
Landless farm Hhs	18	20	3325	11	11	53636	0	0	0
Sampled	69	73	3132	88	90	64011	44	50	381792
Mansa									
Large farm Hhs	17	17	3312	20	20	65550	19	20	678750
Medium farm Hhs	15	15	3267	20	20	89200	5	5	526000
Small farm Hhs	18	18	3388	20	20	60235	2	2	150000
Marginal farm Hhs	18	18	3386	19	19	57763	2	2	487500
Landless farm Hhs	19	19	3416	13	13	51308	0	0	0
Sampled	87	87	3358	92	92	65915	28	29	602759

Source: Field Survey, 2019

Out of 420 sampled households, 385 (91.67 per cent) households own motorcycle/scooter. The average value of motorcycle/scooter is ₹77980 for all sampled households. In Gurdaspur, out of 220 sampled households, 205 (93.18 per cent) sampled households own motorcycle/scooter, followed by 92 (92 per cent) in Mansa and 88 (88 per cent) in SBS Nagar. All sampled households of large and medium farm households have motorcycle/scooter. Out of all, 58 (69.05 per cent) landless farm households have motorcycle/scooter of average value ₹49052.

Among all, 148 (67.27 per cent) sampled households own a car/jeep. Out of these 148, 76 (34.55 per cent) households belong to Gurdaspur, 44 (44 per cent) to SBS Nagar and 28 (28 per cent) to Mansa. The average value of car/jeep is 485557.

In case of large farm households, 79 (94.05 per cent) households own 89 car/jeep with average value of ₹601348. Among the sampled medium farm households, 36 (42.86 per cent) own car/jeep with average value of ₹411806. The car/jeep is owned by 24 (28.57 per cent) sampled small farm households having value ₹265807 and only 9 (10.71 per cent) sampled marginal farm households own car/jeep of value ₹294756. None of household from landless farm category has car/jeep.

CONCLUSIONS:

The study points out that only a few sampled households use landline telephone. Across the districts, none of the sampled households of Mansa use landline telephone. A majority of sampled households are mobile phone users and the number

of mobile phones is approximately thrice the number of sampled mobile user families. The highest number of mobiles is found in case of large farm households and lowest of the same belongs to landless farm households. The average value of mobiles is ₹13269 for all sampled households. A major proportion of sampled households have single TV set. The average value of TV set is ₹9275 for all sampled households. SBS Nagar has highest average value of TVs worth 10512 and Mansa has TV sets of lowest average value worth ₹7054. Across categories, out of their respective totals, large farm households have TV sets of maximum average value worth ₹16868 and landless farm households have TV sets of minimum average value worth ₹4878. TV set of every sampled small farm households is served by cable/dish connection. A majority of sampled households have refrigerator, cooler, washing machines, cots, cycle, and motorcycle/scooter. A few sampled households own a car/jeep worth average value of is ₹485557. There is need to strengthen dairy industry to improve the socio-economic status as well as asset ownership profile of the dairy farmers.

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